

On February 13, 2003, he was deployed to Iraq. While protecting a propane-distribution center in Baghdad, he was killed by enemy fire.

The lives of countless people were enormously enhanced by Michael's goodwill and service. Although he did not live to see his dreams realized, he continued to inspire all those who knew him. Our Nation and South Dakota are far better places because of his life, and the best way to honor his life is to emulate his commitment to our country.

I join with all South Dakotans in expressing my sympathies to the family of Private First Class Deuel. I know he will always be missed, but his service to our Nation will never be forgotten.

NEW HOMESTEAD ECONOMIC OPPORTUNITY ACT

Mr. SMITH. Mr. President, I rise today with great concern. As you are aware, President Bush named June National Homeownership Month 2003. I am proud that our President has seen fit to promote an aggressive homeownership campaign, and I support this administration's efforts to see more Americans reach the American Dream of homeownership. As a member of the Finance Committee, I have had the opportunity to learn of important ways that we can make that a reality. In January I introduced the New Homestead Economic Opportunity Act, better known as the Homeownership Tax Credit. This legislation will create a single-family housing tax credit for developers who build in low income areas, and allow more Americans to reach their dreams of homeownership. It will also encourage developers of single family units to invest in low income areas and improve our communities.

The Department of Housing and Urban Development has stated that one of its goals is to allow every citizen—regardless of race, creed, color, or place of birth—the opportunity to own their own home. To reach this goal, there must be affordable homes to purchase.

In his testimony before the Senate Committee on Banking, Housing, and Urban Affairs earlier this month, James Rayburn, the Vice President of the National Association of Home Builders stated that the Homeownership Tax Credit proposal seeks to close the gap in homeownership rates among Americans. While 82 percent of households earning 100 percent or more of the national median income now own homes, only 53 percent of households earning less than the national median are homeowners. The homeownership rate for families earning 80 percent or less of the national median is only 40 percent to 45 percent. Homeownership for whites is 75 percent, while the ownership rate for African Americans is just below 48 percent and 48 percent for Hispanics.

We can all agree that the quality of life in distressed neighborhoods can be

improved dramatically by increasing home ownership. Existing buildings in these neighborhoods often need extensive renovation before they can provide decent owner-occupied housing. It is also difficult for renovations to occur because the costs involved exceed the prices at which the housing units could be sold. Similarly, the costs of new construction may exceed its market value. Properties sit vacant and neighborhoods remain devastated. The New Homestead Economic Opportunity Act bridges the gap between development costs and market prices and will revitalize these areas.

I would like to see every American given the opportunity to succeed at the goal of owning their own home. I am proud to be the sponsor of this legislation, and I plan to continue to work to see it become law. I urge my colleagues to join me in supporting the American Dream by supporting S. 198.

HONORING MAYNARD H. JACKSON, JR.

Mr. CHAMBLISS. Mr. President, as Atlanta's first black mayor, Maynard Jackson dedicated his career and his life to healing the racial inequalities that surrounded him and ensuring that the city of Atlanta was a thriving, inclusive community.

Working to expand Hartsfield International Airport, Maynard fought for equal treatment for minority workers and businesses. He sought to bring diversity to government as well as Atlanta's business community. Through the equality he sought for all racial groups, he was able to foster economic expansion and growth for Atlanta and greater equality for her citizens.

Working to secure the 1996 Olympics, Maynard ensured that Atlanta shined for the world and was recognized as a city that offered opportunity for everyone regardless of race or socio-economic class.

Serving as the president of the National Conference of Democratic Mayors and the National Black Caucus of Local Elected Officials, he became a role model for young African Americans hoping to someday make their mark on this world and worked tirelessly to improve interracial relationships in the South's largest city.

His contributions and accomplishments to help our State thrive economically and to expand opportunities for minorities will be remembered for generations to come. The legacy he leaves behind is one of a greater respect for all people, greater opportunity for all people and greater hope for the world.

Our thoughts and prayers are with his loved ones left behind, and his memory will forever be with us.

IN SUPPORT OF THE PLEDGE OF ALLEGIANCE

Mr. ALEXANDER. Mr. President, recently, I visited with Reverend Jacob

Bazzel Mull and his wife, Elizabeth, in Knoxville, TN. They host the Mull Singing Convention, a popular gospel radio program.

Reverend Mull is a legend with an interesting story to tell. He was born in 1914 in Burke County, NC, into a musical family. When he was 11 months old, he lost his eyesight after falling into an open-pit fireplace. As a child, he played in a gospel group made up of his mother, father, brothers and sisters.

He began preaching in 1939 and hasn't stopped since. In 1942, he moved to Knoxville to start his first radio program, and the rest is history. He became well-known nationwide during the 25 years he sold Chuck Wagon Gang Records on several 50,000-watt radio stations.

This year, all of his many accomplishments were recognized when he was honored by the Gospel Music Association for his "outstanding contributions to gospel music."

During our visit in April, Reverend Mull gave me 2,000 letters and a number of petitions with thousands of names on them from Americans angry over the Ninth Circuit's decision declaring the Pledge of Allegiance unconstitutional. Reverend Mull solicited these letters from his listeners across the country, and I was delighted to see the passion people across America have for the Pledge. It made me proud to answer all of those letters.

It is inspiring to me that every day Reverend Mull brings out the best in America. He challenges us to think, and he encourages us to be involved in issues. He also reminds us to turn to our religious faith for guidance. I ran for the U.S. Senate because I wanted to find out how to bring out the best in people in Tennessee and across this country, all day, every day.

I believe the answer to how we do that lies with the people. In August of 2002, I spent the night with Jim Coley, a Tennessee Government high school teacher, and his family. One idea that came out of that visit was the importance of putting the teaching of American history and civics back into our classrooms. From that discussion, we came up with the framework for the American History and Civics Act of 2003 that just passed the Senate.

The bill establishes summer residential academies for teachers and students to encourage the teaching and learning of American history and civics in a more inspired way than is happening today. We can't expect our students to learn what it means to be an American if we don't teach them.

I would also like to see students in every classroom across this Nation beginning each schoolday with the Pledge of Allegiance. That could be followed with a student or teacher explaining in his or her own words what it means to them to be an American.

After the terrorist attacks of September 11, 2001, we saw how quickly we Americans could come together as one people, united in purpose, despite our